

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Charles H. Swoyer, Jr.  
Teri L. Swoyer  
Debtors

Case No. 16-03277-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: 309A

Page 1 of 2  
Total Noticed: 57

Date Rcvd: Nov 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2017.

db/jdb       #+Charles H. Swoyer, Jr., Teri L. Swoyer, 117 Cedar St., Lebanon, PA 17042-9776  
aty       +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
aty       +John F Goryl, KML Law Group, P.C., 701 Market Street, Suite 5000,  
            Philadelphia, PA 19106-1541  
aty       +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
            Philadelphia, PA 19106-1541  
aty       +Michael J Clark, KML Law Group, P.C., 701 Market Street, Suite 5000,  
            Philadelphia, PA 19106-1541  
aty       +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,  
            Philadelphia, PA 19106-1541  
tr       +Markian R Slobodian (Trustee), 801 North Second Street, Harrisburg, PA 17102-3210  
4823744     +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
            Arlington, TX 76096-3853  
4820264     +Andrew Callahan, Esq., Midland Credit Mgmt, 1 International Pl., Suite 550,  
            Philadelphia, PA 19113-1528  
4820265     +Angel McCurdy, 2941 Horseshoe Pike, Campbelltown, PA 17010  
4820266     +Apotheker Scian PC, 520 Fellowship Rd, Suite C306, PO Box 5496,  
            Mount Laurel, NJ 08054-5496  
4861734     +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
4820268     +Bruce Klingler, Sheriff, Lebanon County Sheriff, 400 South Eighth Street,  
            Lebanon, PA 17042-6700  
4820269     +Bureau Of Account Mgmt, 3607 Rosemont Ave Ste 50, Camp Hill, PA 17011-6904  
4820273     +Cavalry SPV I, LLC as GE Cap., 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340  
4820279     +Five Points Auto Center, 411 S. Lincoln Ave., Lebanon, PA 17042-6360  
4820281     +Jonestown Bank And Tru, 2 W Market Street, Jonestown, PA 17038-9628  
4820282     +KLM Law Group, 701 Market Street, Suite 5000 - BNY Mellon Center,  
            Philadelphia, PA 19106-1538  
4858003     +Kay Jewelers, Porania LLC, 6991 E Camelback Rd D-300, Scottsdale, AZ 85251-2492  
4820284     +Lebanon Fed Credit Union, 300 Schneider Dr, Lebanon, PA 17046-4877  
4820286     +M&T Bank, 1 M&T Plaza, Buffalo, NY 14203  
4820287     +MDJ Anthony Verna, 728 E. Walnut St., Lebanon, PA 17042-5655  
4820292     +Powell Inc, 1 Fisher Street, Halifax, PA 17032-8845  
4820293     +Qualia Collection Services, PO Box 4699, Petaluma, CA 94955-4699

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty       E-mail/Text: jackferry2@gmail.com Nov 14 2017 19:05:42     John J Ferry, Jr,  
            Law Offices of John J. Ferry Jr., 931 Cumberland Street, Lebanon, PA 17042  
ust       +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Nov 14 2017 19:05:58     United States Trustee,  
            228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
4820263     EDI: PHINAMERI.COM Nov 14 2017 19:03:00     Americredit Financial Svcs, 801 Cherry St.,  
            Fort Worth, TX 76102  
4820267     EDI: BANKAMER.COM Nov 14 2017 19:03:00     Bank of America, Po Box 982238,  
            El Paso, TX 79998  
4837039     E-mail/Text: bankruptcy@bbandt.com Nov 14 2017 19:05:48     BB&T Bankruptcy, PO Box 1847,  
            Wilson, NC 27894, bankruptcy@bbandt.com, 866-813-1624  
4820271     EDI: CAPITALONE.COM Nov 14 2017 19:03:00     Capital One Bank Usa N, 15000 Capital One Dr,  
            Richmond, VA 23238  
4820272     E-mail/Text: bankruptcy@cavps.com Nov 14 2017 19:06:02     Cavalry Portfolio Service,  
            Po Box 27288, Tempe, AZ 85285  
4820270     +EDI: CAPITALONE.COM Nov 14 2017 19:03:00     Capital One Bank, 4851 Cox Road,  
            Glen Allen, VA 23060-6293  
4830793     EDI: CAPITALONE.COM Nov 14 2017 19:03:00     Capital One Bank (USA), N.A., PO Box 71083,  
            Charlotte, NC 28272-1083  
4858947     EDI: BL-BECKET.COM Nov 14 2017 19:04:00     Capital One NA, c/o Becket and Lee LLP,  
            PO Box 3001, Malvern PA 19355-0701  
4830434     +E-mail/Text: bankruptcy@cavps.com Nov 14 2017 19:06:02     Cavalry SPV I, LLC,  
            500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
4820274     +E-mail/Text: nailda@centralcreditaudit.com Nov 14 2017 19:06:16     Central Credit Audit,  
            PO Box 735, 100 N. 3rd St., Sunbury, PA 17801-2367  
4820275     E-mail/Text: jessicajones@cpcrecover.com Nov 14 2017 19:06:07     Central Portfolio Control,  
            6640 Shady Oak Rd. #300, Eden Prairie, MN 55344-7710  
4820276     +EDI: CRFRSTNA.COM Nov 14 2017 19:03:00     Credit First N A, 6275 Eastland Rd,  
            Brookpark, OH 44142-1399  
4820277     EDI: CRFRSTNA.COM Nov 14 2017 19:03:00     Credit First N.A., PO Box 818011,  
            Cleveland, OH 44181-8011  
4820278     +EDI: FSAE.COM Nov 14 2017 19:04:00     Firstsource, 205 Bryant Woods South,  
            Amherst, NY 14228-3609  
4820280     +EDI: PHINAMERI.COM Nov 14 2017 19:03:00     GM Financial, Po Box 181145,  
            Arlington, TX 76096-1145  
4820283     +EDI: CBSKOHLS.COM Nov 14 2017 19:03:00     Kohl's/Capital One, N56 W 17000 Ridgewood Dr,  
            Menomonee Falls, WI 53051-5660

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

4822268	EDI: RESURGENT.COM Nov 14 2017 19:03:00	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4820285	+EDI: RESURGENT.COM Nov 14 2017 19:03:00	Lvnv Funding LLC, Po Box 10497, Greenville, SC 29603-0497
4835122	E-mail/Text: camanagement@mtb.com Nov 14 2017 19:05:50	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
4820288	+EDI: MID8.COM Nov 14 2017 19:03:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
4847428	+EDI: MID8.COM Nov 14 2017 19:03:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4820289	+E-mail/Text: Bankruptcies@nragroup.com Nov 14 2017 19:06:15	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
48444860	EDI: AGFINANCE.COM Nov 14 2017 19:03:00	Onemain, 605 Munn Road, FT Mill, SC 28272
4820290	EDI: AGFINANCE.COM Nov 14 2017 19:03:00	Onemain Financial, Bankruptcy Dept, PO Box 6042, Sioux Falls, SD 57117-6042
4820291	EDI: PRA.COM Nov 14 2017 19:03:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
4862090	EDI: PRA.COM Nov 14 2017 19:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4862677	+E-mail/Text: bncmail@w-legal.com Nov 14 2017 19:06:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4820294	+EDI: WTRRNBNK.COM Nov 14 2017 19:03:00	TD Bank USA/Target Credit, Po Box 673, Minneapolis, MN 55440-0673
4820295	+EDI: WFFC.COM Nov 14 2017 19:03:00	Wells Fargo - Prfrd Cus Acct, Po Box 94498, Las Vegas, NV 89193-4498
4842061	EDI: WFFC.COM Nov 14 2017 19:03:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
4820296	+EDI: WFFC.COM Nov 14 2017 19:03:00	Wells Fargo FNB, 7000 Vista Drive, 3rd Floor, West Des Moines, IA 50266-9310

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
 John F Goryl on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
 John J Ferry, Jr on behalf of Debtor 1 Charles H. Swoyer, Jr. jackferry2@gmail.com, jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com  
 John J Ferry, Jr on behalf of Debtor 2 Teri L. Swoyer jackferry2@gmail.com, jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com  
 Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Markian R Slobodian (Trustee) PA49@ecfcbis.com  
 Michael J Clark on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
 Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	Charles H. Swoyer Jr.	Social Security number or ITIN	xxx-xx-1118
	First Name   Middle Name   Last Name	EIN	-----
Debtor 2	Teri L. Swoyer	Social Security number or ITIN	xxx-xx-4006
(Spouse, if filing)	First Name   Middle Name   Last Name	EIN	-----
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter 13	August 8, 2016
Case number:	1:16-bk-03277-RNO	Date case converted to chapter 7	November 1, 2017

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Charles H. Swoyer Jr.	Teri L. Swoyer
2. All other names used in the last 8 years		
3. Address	117 Cedar St. Lebanon, PA 17042	117 Cedar St. Lebanon, PA 17042
4. Debtor's attorney	John J Ferry Jr Law Offices of John J. Ferry Jr. 931 Cumberland Street Lebanon, PA 17042	Contact phone 717-272-6500  Email: <a href="mailto:jackferry2@gmail.com">jackferry2@gmail.com</a>
5. Bankruptcy trustee	Markian R Slobodian (Trustee) 801 North Second Street Harrisburg, PA 17102	Contact phone 717 232-5180  Email: <a href="mailto:PA49@ecfcbis.com">PA49@ecfcbis.com</a>

For more information, see page 2 &gt;

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901-2800  Date: November 14, 2017
<b>7. Meeting of creditors</b>	<b>December 19, 2017 at 01:30 PM</b>	Location:  <b>Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101</b>
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	
<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	<b>Filing deadline:</b> February 17, 2018
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	